

## PERSONAL EXPLANATION

**HON. ROBERT E. LATTA**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. LATTA. Mr. Speaker, on Tuesday, November 1, 2011, I missed a series of votes due to a mechanical failure of a United Airlines plane, and the unavailability of a replacement, at Cleveland Hopkins Airport. If I had been present, I would have voted "aye" on rollcall No. 816 and "aye" on rollcall No. 817.

HONORING CRYSTAL GLOBE  
AWARD WINNER FRANKIE FESKO**HON. PETER J. VISCLOSKY**

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. VISCLOSKY. Mr. Speaker, it is with sincere admiration that I recognize the Asian American Medical Association, which is hosting its 35th Annual Gala on Saturday, November 5, 2011, at the Avalon Manor in Merrillville, Indiana. Each year, the Asian American Medical Association pays tribute to prominent, outstanding citizens and organizations for their contributions to the community. In recognition of their efforts, these honorees are awarded the prestigious Crystal Globe Award at this annual banquet.

The Asian American Medical Association has always been a great asset to Northwest Indiana. Its members have selflessly dedicated themselves to providing quality medical services to the residents of Indiana's First Congressional District and have always demonstrated exemplary service through their many cultural, scholastic, and charitable endeavors.

At this year's Annual Gala, the Asian American Medical Association will present the Crystal Globe Award to one of Northwest Indiana's finest citizens, Frankie Fesko. For her outstanding accomplishments and charitable contributions to numerous organizations, she is worthy of such an honor.

Frankie graduated from Illiana Christian High School and continued her education, earning a bachelor's degree from Depauw University and a master's degree from Purdue University. Frankie then spent many years as a teacher for the School City of Hammond and the School Town of Munster. She also worked as a Supervising Teacher at Purdue University Calumet in Hammond.

Frankie has been a true inspiration when it comes to community service, devoting much of her time and efforts to serving so many in need throughout Northwest Indiana. Her amazing compassion and generosity led her to become involved in many charitable organizations throughout the years. Frankie has chaired many events including: the Perennial Ball, which is a fundraiser for the Community Cancer Research Foundation, the Share and Love annual luncheon fundraiser for the Cancer Resource Center in Munster, and Briarfest, which benefits a different organization every year and has supported the National Kidney Foundation, Hospice of the Calumet Area, the Humane Society, Campagna Academy, and the Boy Scouts of America. Additionally,

Frankie serves as a board member for many charitable organizations including: the Munster Medical Research Foundation, the Community Cancer Research Foundation, and the Legacy Foundation. Frankie serves as Chairwoman of the Board for the Community Foundation of Northwest Indiana, which is a non-profit organization that works to improve the health and quality of life for people in Northwest Indiana. The businesses that the foundation operates include three non-profit hospitals in Northwest Indiana: Community Hospital in Munster, Saint Catherine Hospital in East Chicago, and Saint Mary Medical Center in Hobart. The foundation has also been instrumental in the development of The Center for Visual and Performing Arts, the creation and operation of the Community Cancer Research Centre Foundation, and the donation of land to create the Edward P. Robinson Community Veterans Memorial and Hartsfield Village Retirement Community in Munster. For her exceptional dedication and passionate support to so many charitable endeavors, Frankie was awarded the very first Community Leader Award at the Northwest Indiana's Most Influential Women of the Year Awards Banquet in June 2011.

Mr. Speaker, I ask that you and my other distinguished colleagues join me in commending the Asian American Medical Association, as well as this year's Crystal Globe Award recipient, Frankie Fesko, for their outstanding contributions to their communities and beyond. Their unwavering commitment to improving the quality of life for the people of Northwest Indiana and throughout the United States is truly inspirational. For these reasons, the Asian American Medical Association, its members, and Frankie Fesko are to be recognized, and I am proud to serve as their representative in Washington, DC.

**DILAN RAMOS****HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Dilan Ramos for receiving the Arvada Wheat Ridge Service Ambassadors for Youth award. Dilan Ramos is an 11th grader at Jefferson Senior High and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Dilan Ramos is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential students at all levels strive to make the most of their education and develop a work ethic which will guide them for the rest of their lives.

I extend my deepest congratulations to Dilan Ramos for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication and character in all his future accomplishments.

HONORING THE MEMORY OF JOHN  
J. NALBONE, SR.**HON. BRIAN HIGGINS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. HIGGINS. Mr. Speaker, today I rise to honor a longtime leader in the field of aviation—the late John J. Nalbone Sr. Mr. Nalbone dedicated his life to the field of aviation and was tireless in his efforts to make the skies accessible to many of his friends, family and neighbors in his hometown of Dunkirk, NY.

Mr. Nalbone was fascinated with flying since boyhood, and shortly after graduating from Jamestown High School he went off to Leroy, NY where he was chosen to undergo early government training in the field of modern aviation. This training became essential part of America's defense system as the United States entered World War II in 1941. At this time John was assigned to the 54th Flight Training attachment at Dorr Field in Acacia, FL where he was the primary instructor for Sherman Biplanes until the end of the war.

After the war, John and his wife relocated back to Western New York, where he became a civilian flight instructor and was able to open his own flight school at Werle Field, a small grass strip equipped only with runway lights. John soon realized that through instruction, pilot exams, and rebuilding of aircrafts he could continue to pursue his love for flying while providing a modest lifestyle for himself and his family.

By 1960, Mr. Nalbone became the manager of the Dunkirk Airport while still maintaining his own airfield, instruction school and building several of his own aircraft including a Steen Skybolt, and a Grumman Tiger which he flew into his mid 80's.

During his lifetime, John was the recipient of numerous aviation awards including the FAA's Lifetime Achievement Award in both 1996, and 2003. Mr. Nalbone was also awarded the prestigious Charles Taylor Mechanics Award, which is presented to aviators with 50 or more years of service in the aviation industry.

Mr. Nalbone passed away at the age of 93. He is survived by his three children and six grandchildren. Clearly, Mr. Nalbone passed his love of aviation along to his family. I have dealt very often with his son Lou, who currently serves as President of Dunkirk Aviation, and who remains Chautauqua County's most tireless advocate for aviation in New York's Southern Tier.

Mr. Speaker, it is my honor to ask you and our colleagues to extend the sympathies of the House to the family of John J. Nalbone Sr., to recognize his contributions to our military and to his community, and for his commitment to the United States of America, and to Western New York.

## RECOGNIZING RICHARD G. LANDIS

**HON. TOM MCCLINTOCK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. MCCLINTOCK. Mr. Speaker, I rise today in recognition of Richard Landis of Lake Wildwood, California. Mr. Landis grew up in

Marysville and Yuba City. He and his wife, Beth, met while attending the University of La Verne. They have three grown children.

Dick Landis began his long legacy of contributing to his community by serving our country as an aviator in the U.S. Army Air Corps. He had a distinguished military service record, having flown the P-38 and the P-51 in two and a half combat tours in the European theater.

After graduating from La Verne and leaving military service, Dick went on to have a very successful business career, eventually rising to be Chairman and CEO of the Del Monte Corporation, as well as serving on the boards of several other corporations. During his tenure in the private sector Dick was known for his active involvement in the communities in which his firms did business. He was named California Manufacturer of the Year in 1981 and given the Good Scout Award as well as the Silver Beaver Award in 1975 by the San Francisco Bay Area Council of the Boy Scouts of America, of which he was Executive Board Chairman.

In the 1980s, Landis retired to Lake Wildwood. In Nevada County, Mr. Landis has been a very enthusiastic supporter, member of the Board and major donor to Music in the Mountains, Penn Valley Rotary becoming a Paul Harris Fellow many times over and having received Rotary Foundation's Major Donor Recognition, supporting and advising Nevada County Habitat for Humanity, along with several other non-profit organizations. He has authored two books on business and personal ethics, one of which is aimed at encouraging youth to be active members of their communities throughout their lifetimes.

This weekend, the Rotary Club of Penn Valley, California will host a dinner in Dick's honor to thank him for his many years of support for his community and to raise funds to endow the Dick Landis Music in the Mountains Rotary Scholarship through the new Penn Valley Rotary Foundation. The group is right to honor Mr. Landis, and I am proud to rise today in recognition of his fine example of how a citizen can contribute to his community and country.

INTRODUCTION OF A BILL TO  
AMEND TITLE 38, UNITED  
STATES CODE, TO EXTEND THE  
DEPARTMENT OF VETERANS AFFAIRS  
DEMONSTRATION  
PROJECTS ON ADJUSTABLE  
RATE MORTGAGES AND HYBRID  
ADJUSTABLE RATE MORTGAGES

**HON. LINDA T. SÁNCHEZ**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Ms. LINDA T. SÁNCHEZ of California. Mr. Speaker, I rise today to introduce a bill to amend title 38, United States Code, to extend the Department of Veterans Affairs demonstration projects on adjustable rate mortgages and hybrid adjustable rate mortgages.

My bill would ensure we continue to provide affordable mortgages for our veterans, who put their lives on the line protecting our freedom. This VA-backed mortgage program is currently set to expire next year.

In contrast to traditional Adjustable Rate Mortgages (ARMs), VA-guaranteed ARMs limit

the annual interest rate adjustment to a maximum increase or decrease of one percent. Over the life of the loan, the interest rate is limited to a maximum increase of five percent. For VA-backed hybrid ARMs, the interest rate adjustment is limited to two percent each year, with a maximum increase of six percent over the life of the loan.

Compared to a conventional mortgage, VA-backed ARMs and hybrid ARMs make it easier for veterans to obtain affordable financing. If interest rates drop, veterans can save thousands of dollars in mortgage payments. This legislation would make mortgages more affordable and would play an important role in combating veteran homelessness.

The Department of Veterans Affairs estimates that over 100,000 veterans are homeless, while 1.5 million veterans are considered "at risk" of homelessness due to poverty and substandard housing arrangements. These mortgage extensions encourage veterans to pursue the American Dream of homeownership and ensure that they are not living on the streets due to the volatility and exposure of traditional mortgages.

Mr. Speaker, one of the most overarching public policy goals of the Congress and our country is to take care of our veterans. I strongly believe that providing affordable mortgage rates is a key component in our effort to meet this goal. I urge our colleagues to join me in supporting this successful and necessary program.

EXPRESSING SUPPORT FOR THE  
"OCCUPY WALL STREET" MOVEMENT, THE VOICE OF THE 99%  
AND A VISION OF DEMOCRACY

**HON. CHARLES B. RANGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, November 2, 2011*

Mr. RANGEL. Mr. Speaker, today I rise in support of the Occupy Wall Street Movement and to bring the voices of the long-oppressed 99% back to the Representatives who are supposed to represent them.

Truly, when I think of the vision of democracy today, instead of our gridlocked Congress, where we can hardly speak to each other because of deeply polarized political differences, I look to the Occupy Wall Street groups burgeoning across the country.

They took to heart the value of the freedoms of speech and assembly consecrated in the Bill of Rights, and put them to practice. They are convening in open air town halls to give voice to the voiceless and organize as a unit. Here in Congress, every vote comes with a fight. After it is all said and done, the disagreement remains and the bitterness deepens. Out there in the General Assemblies of these "Occupation" sites, decisions are made by consensus. Who has it figured out better?

Some are quick to dismiss the protesters as a bunch of kids who do not know what they are doing. I beg to differ.

Yes, the Occupy Wall Street groups have no established leadership team. But that is very much by choice. And in many ways, these eclectic gatherings are so much stronger as a collective of equals. Each individual, from child to senior, has taken initiative to help

in a way best suited to his or her interests and abilities. They have voluntarily taken up posts to welcome newcomers, to offer legal advice, to provide medical relief, to cook, to clean, to entertain, and to be sure, to discuss policy, from sustainability to electoral reform.

And yes, these General Assemblies do not have a bill of solutions to present for deliberation on the floors of Congress to rectify the problems facing our country. But they have deliberately chosen not to present a list of demands as an organizational strategy. In the second issue of the New York occupation newspaper, cleverly named the "Occupied Wall Street Journal", they declared: "No List of Demands. We are speaking to each other and listening. This occupation is first about participation."

And they are right. All they need to know is that they are discontent with the status quo in this country and are willing to do something about it. This is what democracy is all about. If the people do not express their point of view, how are their voices supposed to be represented?

The fact is that the people have been trying to communicate their grievances—through phone calls, letters, petitions, national conferences, and other traditional methods of organizing—yet we, their elected representatives, have failed to produce legislation to adequately address their needs. Now they are mad as hell, and I do not blame them. In fact, I thank them for containing their anger and organizing in a non-violent manner.

My colleagues, it is our sworn duty to listen to our constituents and represent their views. Why are we not honoring the position of the 99%? Why do attacks on the 99% persist? What more do the American people have to do to get its Congress to wake up and actually deliver the systematic changes that are necessary to lift this country out of its fiscal recession and spiritual depression? The American Dream needs to be revived with some real changes before it withers away like the millions upon millions of dreams deferred.

Americans have been suffering long before these market crashes, bubble bursts, and quagmire wars. This movement is not about ephemeral concerns and will not be mollified by superficial fixes. The problems highlighted by Occupy Wall Street contingents around the country are deeply entrenched structural issues and we must address them earnestly and develop permanent, holistic solutions. We can no longer afford to patch one sleeve with the other. It is abundantly clear that a total make-over is needed.

The process will be difficult, but we must undertake the challenge. We cannot simply bicker on and watch more than a quarter of our children grow up in poverty. We cannot simply hype up the promises of higher education and abandon our students when they are locked down with debt. We cannot simply wait for the "market god" to do its wonders and leave our families to suffer as the prices go up and real wages go down. It is not only our job to rectify these wrongs, it is our moral obligation.

I call on all my colleagues to listen to the voices of the people and act. Let us collaborate in good faith and reaffirm that this is a government of the people, by the people, and for the people. The American public is sick and tired of waiting. It is time to get to work.